

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Michael S Klapkin
Susan Klapkin**

Case No.: **18-22055**
Judge: **Hon. Christine M. Gravelle, USBJ**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original ☒ Modified/Notice Required Date: **June 14, 2018**
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JMG Initial Debtor: MSK Initial Co-Debtor S K

Part 1: Payment and Length of Plan

a. The debtor shall pay 600.00 Monthly to the Chapter 13 Trustee, starting on July 1, 2018 for approximately 9 months. and then pay 975.00 Monthly to the Chapter 13 Trustee, starting on April 1, 2019 for approximately 51 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:
Social Security income exempt pursuant to 42 U.S.C. § 407.

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor | Type of Priority | Amount to be Paid |
|-------------------------|------------------|-------------------|
| Justin M. Gillman, Esq. | Attorney Fees | 1,000.00 |

| | | |
|--|--|-----------|
| Justin M. Gillman, Esq. | Supplement Attorney Fees - Subject to Filing of Application for Compensation and entry of Order Allowing Fees (Amount is estimated and shall be fixed by Order) | 1,500.00 |
| Internal Revenue Service (IRS) | Taxes and certain other debts | 5,051.62 |
| State of New Jersey Division of Taxation | Taxes and certain other debts | 26,000.00 |

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority | Claim Amount | Amount to be Paid |
|----------|------------------|--------------|-------------------|
|----------|------------------|--------------|-------------------|

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
|----------|----------------------------|-----------|----------------------------|---|--|

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|-----------------------|-------------------------------------|-----------------|----------------------------|---|--|
| Ally Financial | 2012 Honda CRV 100,000 miles | 1,373.12 | 0.00 | 1,373.12 | 587.00 |

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|--|
|------------------|------------|---------------|-----------------|--|

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to Be Paid |
|----------|------------|----------------|------------------------|----------------|--|----------------------|-------------------------|
|----------|------------|----------------|------------------------|----------------|--|----------------------|-------------------------|

-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor | Collateral to be Surrendered | Value of Surrendered Collateral | Remaining Unsecured Debt |
|----------------------------------|--|---------------------------------|--------------------------|
| Diamond Resorts Management, Inc. | Diamond Resorts Diamond Resorts Points (flexible): 16,000 points | 1,786.76 | 0.00 |
| M & T Bank | 17 Gramercy Lane Manalapan, NJ 07726 Monmouth County | 650,000.00 | 0.00 |
| PNC Bank | 17 Gramercy Lane Manalapan, NJ 07726 Monmouth County | 650,000.00 | 0.00 |

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

| Creditor | Collateral | Total Amount to be Paid through the Plan |
|----------|------------|--|
|----------|------------|--|

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ ____ to be distributed *pro rata*
- ☐ Not less than ____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|----------|-----------------------------------|-----------|-------------------|
|----------|-----------------------------------|-----------|-------------------|

Part 6: Executory Contracts and Unexpired Leases ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

| Creditor | Arrears to be Cured in Plan | Nature of Contract or Lease | Treatment by Debtor | Post-Petition Payment |
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|

Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|----------|------------|----------------|------------------------|----------------|--|---|
|----------|------------|----------------|------------------------|----------------|--|---|

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|----------|------------|----------------|------------------------|-----------------------------|--|
|----------|------------|----------------|------------------------|-----------------------------|--|

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **6/28/2018**.

Explain below **why** the plan is being modified:

Debtor has determined that they cannot keep Property and to address objections and claims. Debtor is moving out of the property and filing Amended Schedules reflecting projected future income and expenses.

Explain below **how** the plan is being modified:

Modified Plan proposes surrender of Property and addresses IRS Amended Claim.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

***This plan is a step plan or has lumpsum payments as follows: \$600.00 per month for 9 months, then \$975.00 per month for 51 months**

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: December 7, 2018

/s/ Michael S Klapkin

Michael S Klapkin

Debtor

Date: December 7, 2018

/s/ Susan Klapkin

Susan Klapkin

Joint Debtor

Date: December 7, 2018

/s/ Justin M. Gillman, Esq.

Justin M. Gillman, Esq.

Attorney for the Debtor(s)

Certificate of Notice Page 8 of 12
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michael S Klapkin
 Susan Klapkin
 Debtors

Case No. 18-22055-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 5
 Total Noticed: 137

Date Rcvd: Dec 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2018.

db/jdb
 517591068 ++Michael S Klapkin, Susan Klapkin, 17 Gramercy Lane, Manalapan, NJ 07726-8320
 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, 201 Little Falls Dr,
 Wilmington, DE 19808)
 517591071 +Amex, P.O. Box 981537, El Paso, TX 79998-1537
 517591069 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 517591076 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238,
 El Paso, TX 79998)
 517591073 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
 517591081 +Barneys Ny, Po Box 326, Lyndhurst, NJ 07071-0326
 517662678 CW Nexus Credit Card Holdings 1, LLC, Resurgent Capital Services, PO Box 10368,
 Greenville, SC 29603-0368
 517591083 +Capl/saks, 140 W Industrial Dr, Elmhurst, IL 60126-1602
 517591088 +Capital One / Saks F, 3455 Highway 80 W, Jackson, MS 39209-7202
 517707042 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517591089 +Centra State Medical Center, 901 West Main Street, Freehold, NJ 07728-2549
 517591090 Central Jersey Emerg Medicine Assoc PC, PO Box 808, Grand Rapids, MI 49518-0808
 517591091 +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 517591096 +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
 517591101 +ChaseHealthAdvance, Attn: Bankruptcy, 1717 Hermitage Blvd Ste 101,
 Tallahassee, FL 32308-7709
 517591102 +ChaseHealthAdvance, Po Box 15298, Wilmington, DE 19850-5298
 517591104 +Citibank, 1000 Technology Dr, O Fallon, MO 63368-2239
 517591103 +Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 517591106 +Citibank/Exxon Mobile, Po Box 6497, Sioux Falls, SD 57117-6497
 517591105 +Citibank/Exxon Mobile, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 517591108 +Citibank/Sears, Po Box 6283, Sioux Falls, SD 57117-6283
 517591107 +Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 517591110 +Citibank/Shell Oil, Po Box 6497, Sioux Falls, SD 57117-6497
 517591109 +Citibank/Shell Oil, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 517591111 +Citibank/Sunoco, Citibank Corp/Centralized Bankruptcy, Po Box 790034,
 St Louis, MO 63179-0034
 517591112 +Citibank/Sunoco, Po Box 6497, Sioux Falls, SD 57117-6497
 517591114 +Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
 517591113 +Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 517591116 +Citicards, Po Box 6241, Sioux Falls, SD 57117-6241
 517591115 +Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 517591124 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services LLC, 1 Dell Way, Round Rock, TX 78682)
 517591125 +Diamond Resorts Management, Inc., 10600 West Charleston Blvd., Las Vegas, NV 89135-1014
 517591126 +Diamond Resorts U.S. Collection, PO Box 8526, Pompano Beach, FL 33075-8526
 517591129 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 517591130 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 517591133 +Golden Valley Lending, 635 East Hwy 20 E, Upper Lake, CA 95485-8793
 517591135 +Gulf Oil, Po Box 15410, Amarillo, TX 79105-5410
 517591141 +J. Alvarado Landscaping, 334 Washington Street, Perth Amboy, NJ 08861-3349
 517591142 ++JERSEY CENTRAL POWER AND LIGHT COMPANY, BUILDING 3, 331 NEWMAN SPRINGS ROAD,
 RED BANK NJ 07701-6771
 (address filed with court: Jersey Central Power and Light, P.O. Box 3687,
 Akron, OH 44309-3687)
 517591143 +KML Law Group, PC, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812
 517591156 +MMG Anesthesia, 222 Schanck Road, Freehold, NJ 07728-3068
 517591155 +MidAmerica Bank & Trust Company, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
 517591154 +MidAmerica Bank & Trust Company, Attn: Bankruptcy, Po Box 400, Dixon, MO 65459-0400
 517591157 +Monmouth County Sheriff's Office, 2500 Kozloski Rd, Freehold, NJ 07728-4424
 517591160 +North Cash Collections Department, North Star Finance, LLC., P.O. Box 498,
 Hays, MT 59527-0498
 517591161 +Oliphant Financial, 1800 Second st, Ste., 603, Sarasota, FL 34236-5990
 517591167 +PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5,
 Cleveland, OH 44101-4982
 517591168 +PNC Bank, 1 Financial Pkwy, Kalamazoo, MI 49009-8002
 517591166 #+PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
 517591169 Princeton Medical Group PA, 419 North Harrison Street, Princeton, NJ 08540-3594
 517591170 +Santander Consumer USA, Santander Consumer USA, Po Box 961245, Fort Worth, TX 76161-0244
 517591171 +Santander Consumer USA, 2208 Highway 121 Ste 100, Bedford, TX 76021-5981
 517591172 +State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111,
 Trenton, NJ 08645-0111
 517591200 +Thom/atls/fortiva Mc, 5 Concourse Pkwy, Atlanta, GA 30328-5350
 517681199 +The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
 517591201 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
 517591202 Universal Service Company, 307 Wall St., Princeton, NJ 08540-1515

| | | | |
|----------------------|--------------------------------|-----------------------------------|-------------------------|
| District/off: 0312-3 | User: admin Form ID: pdf901 | Page 2 of 5 Total Noticed: 137 | Date Rcvd: Dec 14, 2018 |
|----------------------|--------------------------------|-----------------------------------|-------------------------|

| | | | |
|-----------|-------------------------------|------------------|----------------------------------|
| 517591203 | Vital Recovery Services, LLC, | P.O. Box 923748, | Peachtree Corners, GA 30010-3748 |
| 517711419 | eCAST Settlement Corporation, | PO Box 29262, | New York NY 10087-9262 |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

| | | | |
|-----------|---|---------------------------------|--------------------------------|
| smg | E-mail/Text: usanj.njbankr@usdoj.gov Dec 15 2018 00:00:28 | U.S. Attorney, | 970 Broad St., |
| | Room 502, Rodino Federal Bldg., | Newark, NJ | 07102-2534 |
| smg | +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 15 2018 00:00:25 | United States Trustee, | |
| | Office of the United States Trustee, | 1085 Raymond Blvd., | One Newark Center, Suite 2100, |
| | Newark, NJ 07102-5235 | | |
| 517591067 | E-mail/Text: ebnbankruptcy@ahm.honda.com Dec 15 2018 00:00:38 | American Honda Finance, | |
| | Attn: Bankruptcy, | Po Box 168088, | Irving, TX 75016 |
| 517591065 | +E-mail/Text: ally@ebn.phinsolutions.com Dec 14 2018 23:59:38 | Ally Financial, | |
| | Attn: Bankruptcy, | Po Box 380901, | Bloomington, MN 55438-0901 |
| 517628949 | E-mail/Text: ally@ebn.phinsolutions.com Dec 14 2018 23:59:38 | Ally Financial, | |
| | PO Box 130424, | Roseville MN 55113-0004 | |
| 517591066 | +E-mail/Text: ally@ebn.phinsolutions.com Dec 14 2018 23:59:38 | Ally Financial, | |
| | 200 Renaissance Ctr, | Detroit, MI 48243-1300 | |
| 517674571 | +E-mail/Text: bknotices@totalcardinc.com Dec 15 2018 00:00:29 | Bank of Missouri, | |
| | c/o Total Card Inc., | 5109 S. Broadband Lane, | Sioux Falls, SD 57108-2208 |
| 517591086 | E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 15 2018 00:04:35 | Capital One, | |
| | 15000 Capital One Dr, | Richmond, VA 23238 | |
| 517591082 | +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 15 2018 00:05:51 | Capl/saks, | |
| | Capital One Retail Srvs/Attn: Bankruptcy, | Po Box 30258, | Salt Lake City, UT 84130-0258 |
| 517591084 | +E-mail/Text: cms-bk@cms-collect.com Dec 15 2018 00:00:04 | Capital Management Services LP, | |
| | 698 1/2 South Ogden Street, | Buffalo, NY 14206-2317 | |
| 517591085 | +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 15 2018 00:05:51 | Capital One, | |
| | Attn: Bankruptcy, | Po Box 30285, | Salt Lake City, UT 84130-0285 |
| 517591087 | +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 15 2018 00:05:51 | Capital One / Saks F, | |
| | Attn: Bankruptcy, | Po Box 30285, | Salt Lake City, UT 84130-0285 |
| 517591117 | +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 15 2018 00:00:09 | Comenity Bank/Ann Taylor, | |
| | Attn: Bankruptcy Dept, | Po Box 182125, | Columbus, OH 43218-2125 |
| 517591118 | +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 15 2018 00:00:09 | Comenity Bank/Ann Taylor, | |
| | Po Box 182789, | Columbus, OH 43218-2789 | |
| 517591119 | +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 15 2018 00:00:09 | Comenity Bank/fortunof, | |
| | Attn: Bankruptcy Dept, | Po Box 182125, | Columbus, OH 43218-2125 |
| 517591120 | +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 15 2018 00:00:10 | Comenity Bank/fortunof, | |
| | Po Box 182789, | Columbus, OH 43218-2789 | |
| 517591121 | +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 15 2018 00:00:10 | Comenitycb/barneys, | |
| | Attn: Bankruptcy Dept, | Po Box 182125, | Columbus, OH 43218-2125 |
| 517591122 | +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 15 2018 00:00:10 | Comenitycb/barneys, | |
| | Po Box 182120, | Columbus, OH 43218-2120 | |
| 517591128 | E-mail/Text: mrdiscen@discover.com Dec 14 2018 23:59:40 | Discover Financial, | Po Box 15316, |
| | Wilmington, DE 19850 | | |
| 517603326 | E-mail/Text: mrdiscen@discover.com Dec 14 2018 23:59:40 | Discover Bank, | |
| | Discover Products Inc, | PO Box 3025, | New Albany, OH 43054-3025 |
| 517591127 | +E-mail/Text: mrdiscen@discover.com Dec 14 2018 23:59:40 | Discover Financial, | Po Box 3025, |
| | New Albany, OH 43054-3025 | | |
| 517591131 | +E-mail/Text: GenesisFS@ebn.phinsolutions.com Dec 15 2018 00:01:32 | Genesis Bankcard Services, | |
| | Po Box 4477, | Beaverton, OR 97076-4401 | |
| 517591132 | +E-mail/Text: GenesisFS@ebn.phinsolutions.com Dec 15 2018 00:01:33 | Genesis Bankcard Services, | |
| | Po Box 4499, | Beaverton, OR 97076-4499 | |
| 517591134 | +E-mail/Text: collections@greentrustcash.com Dec 15 2018 00:01:08 | Green Trust Cash, | |
| | P.O. Box 340, | Hays, MT 59527-0340 | |
| 517591136 | +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 15 2018 00:00:10 | Gulf Oil, | |
| | 8035 Quivira Rd Ste 100, | Lenexa, KS 66215-2746 | |
| 517591138 | +E-mail/Text: camanagement@mtb.com Dec 15 2018 00:00:04 | Hudson City Savings Ba, | |
| | West 80 Century Road, | Paramus, NJ 07652-1437 | |
| 517591137 | +E-mail/Text: camanagement@mtb.com Dec 15 2018 00:00:04 | Hudson City Savings Ba, | |
| | Hudson City Savings Bank, | 80 W Century Road, | Paramus, NJ 07652-1437 |
| 517591139 | E-mail/Text: cio.bncmail@irs.gov Dec 14 2018 23:59:53 | Internal Revenue Service (IRS), | |
| | Department of Treasury, | P.O. Box 7346, | Philadelphia, PA 19101-7346 |
| 517591144 | +E-mail/Text: bnckohlsnotices@becket-lee.com Dec 14 2018 23:59:45 | Kohls/Capital One, | |
| | Kohls Credit, | Po Box 3120, | Milwaukee, WI 53201-3120 |
| 517591145 | +E-mail/Text: bnckohlsnotices@becket-lee.com Dec 14 2018 23:59:45 | Kohls/Capital One, | |
| | N56 W 17000 Ridgewood Dr, | Menomonee Falls, WI 53051-5660 | |
| 517706128 | E-mail/PDF: resurgentbknofications@resurgent.com Dec 15 2018 00:06:01 | | |
| | LVNV Funding, LLC its successors and assigns as, | assignee of Citibank, N.A., | |
| | Resurgent Capital Services, | PO Box 10587, | Greenville, SC 29603-0587 |
| 517591146 | +E-mail/Text: bk@lendingclub.com Dec 15 2018 00:00:57 | Lending Club Corp, | 71 Stevenson St, |
| | Suite 300, | San Francisco, CA 94105-2985 | |
| 517591147 | +E-mail/Text: bk@lendingclub.com Dec 15 2018 00:00:57 | Lending Club Corp, | 71 Stevenson, |
| | San Francisco, CA 94105-2985 | | |
| 517591149 | E-mail/Text: camanagement@mtb.com Dec 15 2018 00:00:04 | M & T Bank, | 1 Fountain Plz, |
| | Buffalo, NY 14203 | | |
| 517591148 | E-mail/Text: camanagement@mtb.com Dec 15 2018 00:00:04 | M & T Bank, | Attn: Bankruptcy, |
| | Po Box 844, | Buffalo, NY 14240 | |
| 517718188 | E-mail/Text: camanagement@mtb.com Dec 15 2018 00:00:04 | M&T Bank, | PO Box 840, |
| | Buffalo, NY 14240 | | |
| 517662624 | E-mail/Text: bkr@cardworks.com Dec 14 2018 23:59:32 | MERRICK BANK, | |
| | Resurgent Capital Services, | PO Box 10368, | Greenville, SC 29603-0368 |

District/off: 0312-3

User: admin
Form ID: pdf901

Page 3 of 5
Total Noticed: 137

Date Rcvd: Dec 14, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517591153 +E-mail/Text: bkr@cardworks.com Dec 14 2018 23:59:32 Merrick Bank/CardWorks,
101 Crossways Park Dr W, Woodbury, NY 11797-2020

517591150 +E-mail/Text: bkr@cardworks.com Dec 14 2018 23:59:32 Merrick Bank/CardWorks,
Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001

517591152 +E-mail/Text: bkr@cardworks.com Dec 14 2018 23:59:32 Merrick Bank/CardWorks, Po Box 9201,
Old Bethpage, NY 11804-9001

517591158 +E-mail/Text: bnc@nordstrom.com Dec 14 2018 23:59:49 Nordstrom FSB,
Attn: Bankruptcy Department, Po Box 6555, Englewood, CO 80155-6555

517591159 +E-mail/Text: bnc@nordstrom.com Dec 14 2018 23:59:49 Nordstrom FSB, 13531 E Caley Ave,
Englewood, CO 80111-6505

517635223 E-mail/PDF: cbp@onemainfinancial.com Dec 15 2018 00:04:59 ONEMAIN, PO BOX 3251,
EVANSVILLE, IN. 47731-3251

517591162 +E-mail/PDF: cbp@onemainfinancial.com Dec 15 2018 00:04:59 OneMain Financial,
Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013

517591164 +E-mail/PDF: cbp@onemainfinancial.com Dec 15 2018 00:05:01 OneMain Financial, Po Box 1010,
Evansville, IN 47706-1010

517591165 +E-mail/PDF: cbp@onemainfinancial.com Dec 15 2018 00:05:00 Onemain Financial,
6801 Colwell Blvd, Irving, TX 75039-3198

517591163 +E-mail/PDF: cbp@onemainfinancial.com Dec 15 2018 00:05:00 Onemain Financial,
Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251

517711846 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 15 2018 00:05:17
Portfolio Recovery Associates, LLC, c/o Pc Richards, POB 41067, Norfolk VA 23541

517651387 E-mail/Text: bnc-quantum@quantum3group.com Dec 15 2018 00:00:18
Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788

517703793 E-mail/Text: bnc-quantum@quantum3group.com Dec 15 2018 00:00:17
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

517713289 +E-mail/Text: bncmail@w-legal.com Dec 15 2018 00:00:38 SYNCHRONY BANK,
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

517591175 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:04:27 Synch/Indepndnt Furniture,
Po Box 965064, Orlando, FL 32896-5064

517591176 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:05:42 Synch/Indepndnt Furniture,
C/o Po Box 965036, Orlando, FL 32896-0001

517591177 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:05:43 Synch/Lord & Taylor,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

517591178 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:05:42 Synch/Lord & Taylor,
Po Box 965015, Orlando, FL 32896-5015

517591174 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:05:04 Synch/county Tv & Appl,
C/o P.o. Box 965036, Orlando, FL 32896-0001

517591179 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:05:05 Synch/worldwide Wholes,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

517591180 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:04:28 Synch/worldwide Wholes,
C/o Po Box 965036, Orlando, FL 32896-0001

517593492 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:05:05 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

517591181 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:05:44 Synchrony Bank/Banana Republic,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

517591182 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:04:28 Synchrony Bank/Banana Republic,
Po Box 965005, Orlando, FL 32896-5005

517591183 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:04:28 Synchrony Bank/Brook Brothers,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

517591185 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:04:27 Synchrony Bank/Brook Brothers,
Po Box 965005, Orlando, FL 32896-5005

517591188 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:05:06 Synchrony Bank/HH Gregg,
C/o Po Box 965036, Orlando, FL 32896-0001

517591187 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:05:43 Synchrony Bank/HH Gregg,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

517591189 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:04:28 Synchrony Bank/Linen N' Things,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

517591190 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:04:28 Synchrony Bank/Linen N' Things,
Po Box 965005, Orlando, FL 32896-5005

517591191 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:05:05 Synchrony Bank/Lowes,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

517591192 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:04:28 Synchrony Bank/Lowes,
Po Box 965005, Orlando, FL 32896-5005

517591193 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:05:44 Synchrony Bank/PC Richard,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

517591195 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:05:06 Synchrony Bank/PC Richard,
C/o Po Box 965036, Orlando, FL 32896-0001

517591197 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:05:44 Synchrony Bank/Walmart,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

517591198 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:05:44 Synchrony Bank/Walmart,
Po Box 965024, Orlando, FL 32896-5024

517591199 +E-mail/Text: jonathan.bochese@taxdefensenetwork.com Dec 15 2018 00:01:19
Tax Defense Network, 9000 Soutside Blvd, Building 100, 10th Floor,
Jacksonville, FL 32256-0792

517696197 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 15 2018 00:05:23 Verizon,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0312-3

User: admin
Form ID: pdf901

Page 4 of 5
Total Noticed: 137

Date Rcvd: Dec 14, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517591205 +E-mail/Text: vci.bkcy@vwcredit.com Dec 15 2018 00:00:38 Volkswagen Credit, Inc,
1401 Franklin Blvd, Libertyville, IL 60048-4460
517591204 +E-mail/Text: vci.bkcy@vwcredit.com Dec 15 2018 00:00:38 Volkswagen Credit, Inc, Po Box 3,
Hillsboro, OR 97123-0003

TOTAL: 77

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517591070* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517591072* +Amex, P.O. Box 981537, El Paso, TX 79998-1537
517591080* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
517591077* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)
517591078* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)
517591079* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)
517591074* +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
517591075* +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
517591092* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517591093* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517591094* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517591095* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517591097* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
517591098* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
517591099* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
517591100* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
517591123* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services LLC, Attn: President/CEO, Po Box 81577,
Austin, TX 78708)
517669900* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
517591140* Internal Revenue Service (IRS), Department of Treasury, P.O. Box 7346,
Philadelphia, PA 19101-7346
517591151* +Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517591173* +State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111,
Trenton, NJ 08645-0111
517591184* +Synchrony Bank/Brook Brothers, Attn: Bankruptcy Dept, Po Box 965060,
Orlando, FL 32896-5060
517591186* +Synchrony Bank/Brook Brothers, Po Box 965005, Orlando, FL 32896-5005
517591194* +Synchrony Bank/PC Richard, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517591196* +Synchrony Bank/PC Richard, C/o Po Box 965036, Orlando, FL 32896-0001

TOTALS: 0, * 25, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

User: admin
Form ID: pdf901

Page 5 of 5
Total Noticed: 137

Date Rcvd: Dec 14, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Justin M Gillman on behalf of Joint Debtor Susan Klapkin abgillman@optonline.net,
r47252@notify.bestcase.com
Justin M Gillman on behalf of Debtor Michael S Klapkin abgillman@optonline.net,
r47252@notify.bestcase.com
Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmllawgroup.com,
bkgroup@kmllawgroup.com
Rebecca Ann Solarz on behalf of Creditor M&T BANK rsolarz@kmllawgroup.com
Rebecca Ann Solarz on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
rsolarz@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8